



ask SHIP

Q: My neighbor's Extra Help to pay for Medicare Part D drug coverage stopped working in January last year because she forgot to mail something back to Social Security. I have Extra Help now too. What should I do to keep this from happening to me?

A: Those with Extra Help (Low Income Subsidy) through the Social Security Administration, need to pay close attention to their mail.

If you have had Extra Help in the past, Social Security may have mailed you a letter in August or September called a Social Security Administration Review. This would have included a form outlining the financial and personal information you provided when you applied and asked if any of it has changed. If you and your spouse applied for Extra Help on the same application, you will receive only one letter.

You had 30 days to return this completed form.

Social Security used your answers to decide if you are still qualified for Extra Help and how much Extra Help you should get. If you needed more time to fill out the form, you could of called your local Social Security office and asked for an extension. You

may have received an extra 30 days to fill out the form. Any changes to your Extra Help assistance goes into effect on January 1 of the next year.

If you did not return the Review of Your Eligibility form, Medicare will assume that you no longer qualify for Extra Help and your assistance will end on December 31.

Not everyone who applied for Extra Help will receive a letter.

If you got Extra Help automatically because you were already enrolled in Medicaid, a Medicare Savings Program (MSP), or were receiving Supplemental Security Income (SSI), AND are still enrolled in Medicaid or an MSP, or receiving SSI in the Fall, your state should tell Medicare that you are still enrolled in one of these programs. You should not receive any notice unless your copayments are changing for the next year. If your income changed enough to affect your copayments, you should have received a notice telling you this in October.

Three important things you need to know:

1. Your current drug plan also should contact you to let them know how much their

drug coverage will cost after losing LIS

2. You have a three-month special enrollment period to enroll in a drug plan with a less expensive premium if you choose
3. You can file an appeal with SSA or reapply for Extra Help

You should contact SSA right away to file an appeal if you disagree with their decision. Appeals can be made within 60 days of receiving the dated letter from SSA. Only those who file an appeal within the first 10 days will continue to receive the Extra Help while their appeal is waiting decision.

Beneficiaries may re-apply for Extra Help with SSA or Medicaid/MSP at any time in the future.

For assistance with your Extra Help questions, or any other questions about Medicare, call SHIP at 1-800-452-4800, 1-866-846-0139 TDD or online at www.medicare.in.gov.

SHIP is a free, unbiased counseling program provided by the Indiana State Department of Insurance.